

House of Representatives

File No. 705

General Assembly

January Session, 2013

(Reprint of File No. 26)

Substitute House Bill No. 6348 As Amended by House Amendment Schedule "A"

Approved by the Legislative Commissioner May 3, 2013

AN ACT CONCERNING STATE MILITARY SERVICE.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 Section 1. Section 27-61 of the general statutes is repealed and the
- 2 following is substituted in lieu thereof (*Effective October 1, 2013*):
- 3 (a) As used in this part:
- 4 (1) "Member of the armed forces of the state" means a member of the
- 5 organized militia, the National Guard, or the naval militia and the
- 6 marine corps branch of the naval militia, and includes any retired
- 7 member thereof who is detailed from the retired list in accordance
- 8 with section 27-54; and
- 9 (2) "Military duty" means the performance of military service by a
- member of the armed forces of the state pursuant to competent state
- 11 military orders, whether paid or unpaid for such military service,
- 12 <u>including training, performance of emergency response missions and</u>
- 13 <u>traveling directly to or returning directly from the location of such</u>
- 14 <u>military service.</u>

(b) For military [service] <u>duty</u> when ordered out by the Governor, except when federal pay has been authorized, each [commissioned officer, warrant officer and enlisted person] <u>member of the armed forces of the state</u> assigned to a federally recognized National Guard unit in Connecticut shall be paid at the same rate, including longevity pay and allowances, as would be authorized if ordered out by federal authority. [but such rate shall be increased by the amount of ten dollars for enlisted persons and five dollars for warrant officers and first and second lieutenants.]

(c) For military [service] duty when ordered out by the Governor, each [commissioned officer, warrant officer and enlisted person] member of the armed forces of the state in a unit of the organized militia which is not federally recognized shall be paid on the same scale as the federal pay for corresponding grades [in the tables of organization] of the federally recognized National Guard, [increased by the amount of ten dollars for enlisted persons and five dollars for warrant officers and first and second lieutenants] including longevity pay and allowances. Unless otherwise provided by law, the determination of the corresponding grades in the Jorganized militia, other than the federally recognized National Guard, armed forces of the state shall be made by the Adjutant General. [Officers, warrant officers and enlisted personnel of the Connecticut National Guard who attend schools, conferences or staff or ceremonial exercises by order of the Governor shall be paid their travel and actual expenses. Commissioned officers serving on boards or military commissions or attending conferences called by higher headquarters in or out of the state shall receive pay and allowance of their grade plus actual expenses.]

(d) Each [commissioned and warrant officer, chief petty officer and enlisted person] member of the naval militia when ordered out by the Governor, except when federal pay has been authorized, shall receive for each [day's service] day of military duty the same pay and allowances as are prescribed by the federal government for the corresponding grades of members of the United States Navy. [but such

49 pay shall be increased by the amount of ten dollars for enlisted persons

- 50 and five dollars for chief petty officers, warrant officers, lieutenants
- 51 junior grade and ensigns.]
- 52 (e) Members of the armed forces of the state, with the consent of the
- 53 member and the consent of the Governor, may be ordered to perform
- 54 military duty, including training, with or without pay and allowances.
- 55 Prior to being ordered to perform military duty without pay and
- 56 <u>allowances</u>, such members shall be notified of their right to refuse
- 57 consent at the time the consent required by this section is sought.
- 58 Military duty without pay and allowances shall be, for all purposes
- 59 other than compensation for the duty performed, construed as if it
- 60 were duty with pay and allowances.
- 61 (f) When performing military duty with pay and allowances,
- 62 members of the armed forces of the state shall be entitled to pay and
- 63 allowances on the same scale as the corresponding grades of the
- 64 federally recognized National Guard. Any such member who is
- detailed from the retired list in accordance with section 27-54 shall be
- 66 entitled to pay and allowances in their state retired grade on the same
- 67 scale as the corresponding grades of the federally recognized National
- 68 Guard.
- 69 Sec. 2. Section 27-67 of the general statutes is repealed and the
- 70 following is substituted in lieu thereof (*Effective October 1, 2013*):
- 71 [The commanding officer of any officer, soldier or sailor wounded,
- 72 disabled or killed, when such disability or death is incident to the
- 73 service, shall immediately make or cause to be made, by one or more
- 74 officers detailed for the purpose, full inquiry and report concerning
- 75 such injury or death, in writing, through channels to the Adjutant
- 76 General, with the names and addresses of qualified witnesses and a
- 77 full statement of the testimony of each concerning the nature and
- 78 extent of the injury and the manner of its occurrence. Each member of
- 79 the armed forces of the state who, when on duty or assembled therefor,
- 80 in accordance with orders of competent authority, or when called in

81 aid of any civil authority, is injured or contracts any disease while in

- 82 the performance of his or her duty or assembly therefor, without fault
- 83 or neglect on his or her part, and thereby is temporarily or
- 84 permanently disabled from continuing to perform his or her usual
- 85 duties or occupation, shall, during the period of disability, receive
- 86 benefits in accordance with the provisions of chapter 568.]
- 87 (a) A member of the armed forces of the state performing military
- 88 duty in accordance with section 27-17, 27-18 or 27-61, as amended by
- 89 this act, shall be construed to be an employee of the state for the
- 90 specific purposes of liability, immunity and being subject to the
- 91 jurisdiction of the Workers' Compensation Commission and shall be
- 92 compensated in accordance with the provisions of chapter 568 for
- 93 death, disability or injury incurred while performing such military
- 94 duty. A member of the armed forces of the state performing such
- 95 military duty shall not be considered an employee of the state for other
- 96 <u>purposes.</u>
- 97 (b) Any member of the armed forces of the state who is injured
- 98 while performing military duty in accordance with section 27-17, 27-18
- 99 or 27-61, as amended by this act, may collect benefits under the
- 100 provisions of chapter 568 based on the salary of the member's
- 101 employment or the average production wage in the state, as
- 102 <u>determined by the Labor Commissioner under the provisions of</u>
- section 31-309, whichever is greater. The provisions of this subsection
- shall apply only if the member of the armed forces of the state is
- 105 <u>unable to perform the member's regular employment duties.</u>
- (c) For the purpose of this section, there shall be no prorating of
- 107 <u>compensation benefits because of other employment by a member of</u>
- the armed forces of the state.
- Sec. 3. Subsection (f) of section 31-58 of the general statutes is
- 110 repealed and the following is substituted in lieu thereof (Effective
- 111 October 1, 2013):
- (f) "Employee" means any individual employed or permitted to

113 work by an employer but shall not include any individual employed in 114 camps or resorts which are open no more than six months of the year 115 or in domestic service in or about a private home, except any 116 individual in domestic service employment as defined in the 117 regulations of the federal Fair Labor Standards Act, or an individual 118 employed in a bona fide executive, administrative or professional 119 capacity as defined in the regulations of the Labor Commissioner or an 120 individual employed by the federal government, or any individual 121 engaged in the activities of an educational, charitable, religious, 122 scientific, historical, literary or nonprofit organization where the 123 employer-employee relationship does not, in fact, exist or where the 124 services rendered to such organizations are on a voluntary basis, or 125 any individual employed as a head resident or resident assistant by a 126 college or university, or any individual engaged in baby sitting, or an 127 outside salesman as defined in the regulations of the federal Fair Labor 128 Standards Act, [;] or any individual employed by a nonprofit theater, 129 provided such theater does not operate for more than seven months in 130 any calendar year, or a member of the armed forces of the state performing military duty, as such terms are defined in section 27-61, as 131 132 amended by this act;

- Sec. 4. Subdivision (9) of section 31-275 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2013*):
- 136 (9) (A) "Employee" means any person who:
- 137 (i) Has entered into or works under any contract of service or 138 apprenticeship with an employer, whether the contract contemplated 139 the performance of duties within or without the state;
- (ii) Is a sole proprietor or business partner who accepts the provisions of this chapter in accordance with subdivision (10) of this section;
- (iii) Is elected to serve as a member of the General Assembly of this state;

(iv) Is a salaried officer or paid member of any police department or fire department;

- (v) Is a volunteer police officer, whether the officer is designated as special or auxiliary, upon vote of the legislative body of the town, city or borough in which the officer serves;
- 150 (vi) Is an elected or appointed official or agent of any town, city or 151 borough in the state, upon vote of the proper authority of the town, 152 city or borough, including the elected or appointed official or agent, 153 irrespective of the manner in which he or she is appointed or 154 employed. Nothing in this subdivision shall be construed as affecting 155 any existing rights as to pensions which such persons or their 156 dependents had on July 1, 1927, or as preventing any existing custom 157 of paying the full salary of any such person during disability due to 158 injury arising out of and in the course of his or her employment;
- (vii) Is [an officer or enlisted person of the National Guard or other]

 a member of the armed forces of the state [called to active duty by the

 Governor while performing his or her active duty service] while in the

 performance of military duty, whether paid or unpaid for such
 military duty, in accordance with the provisions of section 27-17, 27-18

 or 27-61, as amended by this act; or
- (viii) Is elected to serve as a probate judge for a probate district established in section 45a-2.
- (B) "Employee" shall not be construed to include:
- (i) Any person to whom articles or material are given to be treated in any way on premises not under the control or management of the person who gave them out;
- 171 (ii) One whose employment is of a casual nature and who is 172 employed otherwise than for the purposes of the employer's trade or 173 business;
- (iii) A member of the employer's family dwelling in his house; but, sHB6348 / File No. 705

if, in any contract of insurance, the wages or salary of a member of the

- 176 employer's family dwelling in his house is included in the payroll on
- 177 which the premium is based, then that person shall, if he sustains an
- injury arising out of and in the course of his employment, be deemed
- an employee and compensated in accordance with the provisions of
- 180 this chapter;
- (iv) Any person engaged in any type of service in or about a private
- dwelling provided he is not regularly employed by the owner or
- 183 occupier over twenty-six hours per week;
- (v) An employee of a corporation who is a corporate officer and
- 185 who elects to be excluded from coverage under this chapter by notice
- in writing to his employer and to the commissioner; or
- (vi) Any person who is not a resident of this state but is injured in
- this state during the course of his employment, unless such person (I)
- 189 works for an employer who has a place of employment or a business
- 190 facility located in this state at which such person spends at least fifty
- 191 per cent of his employment time, or (II) works for an employer
- 192 pursuant to an employment contract to be performed primarily in this
- 193 state.
- 194 Sec. 5. Section 27-75 of the general statutes is repealed and the
- following is substituted in lieu thereof (*Effective from passage*):
- 196 Memorials to [veteran soldiers, sailors or marines] veterans of the
- 197 <u>armed forces of the state or the United States and to state or federal</u>
- 198 military service may be placed in state [armories] military facilities or
- 199 erected upon [grounds appurtenant thereto by cities, towns or
- 200 boroughs] state-owned or controlled military property, subject to the
- approval of the Adjutant General and without expense to the state.
- Sec. 6. Subsections (b) and (c) of section 5-259d of the general
- statutes are repealed and the following is substituted in lieu thereof
- 204 (*Effective October 1, 2013*):

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(b) Notwithstanding any provision of the general statutes or any public or special act, the state shall continue to provide coverage, under a group hospitalization and medical and surgical insurance plan sponsored by the state under section 5-259, for the dependents of any state employee and the state employee who is a member of the armed forces of any state or of any reserve component of the armed forces of the United States and who has been called to active service in the armed forces of any state or the United States for [(1) Operation Enduring Freedom, (2) Operation Noble Eagle, (3) a related emergency operation or a military operation whose mission was substantially changed as a result of the attacks of September 11, 2001, (4) federal action or state action authorized by the Governor in support of the federal Department of Homeland Security's Operation Liberty Shield, military operations that are authorized by the President of the United States that entail military action against Iraq, or federal action or state action authorized by the Governor to combat terrorism within the United States, or (5) federal action or state action authorized by the Governor or the President of the United States that entails service or military action as part of Operation Jump Start at the border of the United States and Mexico] a military operation, war or national emergency, for the duration of such call-up to active service, provided such state employee and dependents were covered by the insurance plan on the date the state employee was called to active service and the state employee continues to pay any amount that the employee was required to pay for coverage before being called to active service. Any payment required to be made by the employee for coverage under this subsection may be deducted from compensation provided under subsection (c) of this section. The state shall reimburse any state employee who has paid premiums for the continuation of any such group hospitalization and medical and surgical insurance plan between the date such state employee was called to active service and November 20, 2001. The reimbursement shall be in the amount of the state's portion of the premiums so paid.

(c) Notwithstanding any provision of the general statutes or any

239 public or special act, any state employee who is a member of the 240 armed forces of any state or of any reserve component of the armed 241 forces of the United States and who has been called to active service in 242 the armed forces of any state or the United States for [(1) Operation 243 Enduring Freedom, (2) Operation Noble Eagle, (3) a related emergency 244 operation or a military operation whose mission was substantially 245 changed as a result of the attacks of September 11, 2001, (4) federal 246 action or state action authorized by the Governor in support of the 247 federal Department of Homeland Security's Operation Liberty Shield, 248 military operations that are authorized by the President of the United 249 States that entail military action against Iraq, or federal action or state 250 action authorized by the Governor to combat terrorism within the 251 United States, or (5) federal action or state action authorized by the 252 Governor or the President of the United States that entails service or 253 military action as part of Operation Jump Start at the border of the 254 United States and Mexico a military operation, war or national 255 emergency, shall continue to accrue all vacation time, equivalent leave 256 time and sick time to which the employee would be entitled if he or 257 she had continued working in his or her state position during the time 258 of such active service, and shall be credited with such accrued vacation 259 time, equivalent leave time or sick time, except that if the accrual of 260 such vacation time, equivalent leave time or sick time pursuant to this 261 subsection while on active service would cause the employee to exceed 262 any limit on leave time pursuant to any provision of the general 263 statutes, the regulations of Connecticut state agencies or a collective 264 bargaining agreement, the limit shall be temporarily waived to allow 265 the employee to use the excess leave time before the later of the 266 following: [(A)] (1) From the date of the state employee's discharge 267 from active service until the state employee returns to state 268 employment, [(B)] (2) not later than one hundred twenty calendar days 269 after the state employee returns to state employment, [(C)] (3) not later 270 than one hundred twenty calendar days after the state employee is 271 credited with such excess leave time, or [(D)] (4) for state employees in 272 teaching or professional positions in Unified School District #1 273 established pursuant to section 18-99a within the Department of

Correction who were credited with equivalent leave time pursuant to this section, not later than one year after the employee is credited with such excess leave time. The employee shall be entitled to a leave of absence with pay as provided in section 27-33 from the date on which the employee was called to active service. After the expiration of such leave of absence with pay, the state employee shall receive part pay for the duration of such call-up to active service if the compensation received by the state employee for such active service is less than the employee's base rate of pay, plus longevity, in the employee's primary position. The state employee shall not be required to exhaust accrued vacation time, equivalent leave time or sick time in order to be eligible for the paid leave of absence and part pay under this subsection. As used in this section, "equivalent leave time" means leave time classified as other than vacation time or sick time and includes, but is not limited to, leave time classified as recess rather than vacation time.

289 Sec. 7. Sections 27-19a, 27-67a, 27-69, 27-69a and 29-1s of the general statutes are repealed. (*Effective October 1*, 2013)

This act shall take effect as follows and shall amend the following				
sections:				
Section 1	October 1, 2013	27-61		
Sec. 2	October 1, 2013	27-67		
Sec. 3	October 1, 2013	31-58(f)		
Sec. 4	October 1, 2013	31-275(9)		
Sec. 5	from passage	27-75		
Sec. 6	October 1, 2013	5-259d(b) and (c)		
Sec. 7	October 1, 2013	Repealer section		

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact:

Agency Affected	Fund-Effect	FY 14 \$	FY 15 \$
Workers' Comp. Claims-Admin.	GF & TF -	Potential	Potential
Serv. Dept.	Potential Cost		
Military Dept.	GF - Savings	Minimal	Minimal

Municipal Impact: None

Explanation

The bill may result in an impact to the Department of Administrative Services Workers' Compensation Program.¹ The bill makes changes to the indemnity (wage) portion of workers' compensation benefits for military personnel who are called in to serve the state and in the course of duty experience a workers' compensation qualifying event.

It is unlikely this change will have a significant annual impact on the Workers' Compensation Program as the state is currently liable for eligible claims costs for this population. The actual impact to the state program will depend on the total claimants eligible for benefits and their actual earnings at the time of the injury.

Currently, the indemnity portion of a military person's workers' compensation benefit is defined as one of the following: 1) the individual's earnings from their place of employment (this may be the state, military, other, etc.), 2) for individuals with concurrent employment a blended rate is calculated based on wages earned at

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¹ The state's workers' compensation program is a self-insured, pay-as-you-go program.

each employer and the hours worked, or 3) for those unemployed, the lesser of \$234 a week or 75% of the average weekly production wage in the state.

The bill requires the indemnity benefit to equal the greater of the following: a) the salary of the individual in their present employment or b) the average production wage in the state.² ³ The bill does not allow for proration for concurrent employment; it is assumed the wages earned from a single employer will be used to establish the indemnity benefit. The impact on the state for employed claimants will depend on the claimants' actual wages. The impact on the state for unemployed claimants is increased from \$234 per week to \$879 per week.

Additionally, the bill will result in minimal savings to the Military Department when the state's armed forces are ordered into service by the Governor. The savings are a result of removing \$5 and \$10 daily bonuses for certain members of the armed forces.

Lastly, the bill makes other clarifying and administrative changes to workers' compensation procedures and benefits for service members acting in the service of the state which do not result in a fiscal impact to the state.

House "A" removes the classification of military personnel as state employees for the purposes of workers' compensation, which does not result in a fiscal impact.

The Out Years

The annualized ongoing fiscal impact for the State's Workers' Compensation Program identified above would continue into the future subject to any changes in the state average production wage and

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² As of May 2011 the average annual production wage in the state is \$34,220. (US Department of Labor, Bureau of Labor Statistics).

³ For unemployed individuals, the average production wage would be used to determine the indemnity portion of their benefit.

inflation.

The annualized ongoing fiscal impact for the Military Department identified above would continue into the future subject to inflation.

OLR Bill Analysis sHB 6348 (as amended by House "A")*

AN ACT CONCERNING STATE MILITARY SERVICE.

SUMMARY:

This bill updates and changes several laws pertaining to the state's armed forces personnel and Military Department. It:

- 1. permits unpaid state military duty for the state's armed forces and its retirees with the consent of both the governor and serviceman or woman;
- 2. makes changes concerning pay, including the elimination of additional state remuneration beyond salary for certain servicemembers;
- 3. gives the state's armed forces, and its retirees when performing state military duty, the same workers' compensation, liability, and immunity protections as state employees;
- 4. repeals two death benefit statutes;
- 5. changes how certain military service is defined for state employees' benefits; and
- 6. removes the Military Department from the Department of Emergency Services and Public Protection, where it is currently housed for administrative purposes only.

It also makes a change concerning memorials to veterans as well as technical and conforming changes.

*House Amendment "A" makes technical and conforming changes to clarify under what conditions a state armed forces member is treated as a state employee for purposes of (1) the existing civilian workers' compensation process and compensation rates and (2) immunity from personal liability.

EFFECTIVE DATE: October 1, 2013, except the provision concerning veterans memorials, which is effective upon passage.

STATE'S ARMED FORCES

The law defines the state's armed forces as the (1) National Guard; (2) organized militia (i.e., the governor's guards, the State Guard, and other military forces the governor as commander-in-chief may designate); and (3) naval militia and marine corps branch of the naval militia, whenever organized (CGS § 27-2). The bill expands this definition to include retired members of the state's armed forces, who are detailed to duty by state military orders.

Unpaid State Service

The bill creates a two-track system of paid and unpaid service. It allows a member or retiree of the state's armed forces to be ordered to state military duty, including training, with or without pay, if both the member or retiree and the governor consent.

The bill specifies that, before being ordered to perform unpaid service, the member or retiree must be notified of the right to refuse to serve unpaid. Unpaid service still counts for purposes of receiving credit toward retirement and any other benefits, as applicable.

Paid Service

The bill specifies that the state's armed forces, including retirees, when ordered out by the governor are paid at the same rate as if they were ordered out by federal authority, including, for the National Guard and organized militia, longevity pay and allowances. It eliminates additional state payments of \$10 for most enlisted members and \$5 for chief petty officers, warrant officers, and junior

commissioned officers.

It also specifies that the adjutant general determines the corresponding grades (pay according to rank) for the state's armed forces, including federally recognized National Guard units, to conform pay with federal rates, which is the current practice.

Under current law, Connecticut National Guard members must be paid for travel and expenses when attending schools, conferences, staff, or ceremonial exercises ordered by the governor. Commissioned officers serving on boards or military commissions or attending conferences that higher headquarters call must receive pay and allowances according to their grade (rank), plus expenses. The bill eliminates these requirements.

Workers' Compensation and Personal Liability Immunity

The bill eliminates a step in current law's state armed forces worker's compensation process, which requires an inquiry and report by the injured or killed member's commanding officer.

The bill also makes members of the state's armed forces, and retirees detailed to duty, including unpaid members and retirees, state employees for purposes of (1) the existing civilian workers' compensation process and compensation rates and (2) immunity from personal liability. By law, state employees and officers are not personally liable for damage or injury caused within the scope of their employment or by the discharge of their duties as long as they are not wanton, reckless, or malicious (CGS § 4-165).

These protections apply to members and detailed retirees (1) performing under the governor's orders or (2) called to assist in containing a riot or civil commotion, whether by the governor or by another civil authority when the governor cannot be reached. They do not cover paid federal duty.

The bill eliminates an obsolete provision that provides disability compensation to a member of the state's armed forces who has (1) been

temporarily or permanently disabled incident to state service before June 6, 1977, (2) made application for disability compensation and has a claim pending before the Adjutant General, and (3) not signed a written release of his or her claim for such disability. No such service member exists.

Compensation Rate. Under the bill, any of the state's armed forces members or detailed retirees performing state military duty may collect workers' compensation benefits based on his or her civilian salary or the average production wage in the state, whichever is greater, if the member or retiree is injured while engaged in military duties. This applies only if the member or retiree is unable to perform his or her regular employment duties.

The bill prohibits prorating any compensation to members of the state's armed forces injured, disabled, or killed while performing state military duties due to that member's other employment.

Certain Death Benefits

The bill eliminates a \$20,000 death benefit payment to the beneficiary or next of kin of a state armed forces member who is killed in the line of duty while in state active service.

It also eliminates an obsolete death benefit the legislature enacted in 2005 intended for certain surviving dependents of Connecticut-domiciled armed forces members, including guard members and reservists, who were killed in action or died from illness or accident suffered while deployed and performing active-duty service in Southwest Asia in support of Operation Enduring Freedom (Afghanistan) or Operation Iraqi Freedom (Iraq) between September 11, 2001 and July 1, 2006. Current law requires that this benefit be reduced by the amount paid for any federal death benefit. Since federal death benefits exceed state benefits, this provision is obsolete (see BACKGROUND).

State Employees Serving in the National Guard or Reserves

Under current law, state employees who are reservists or National Guard members called to federal active-duty service in support of (1) Operation Enduring Freedom, (2) military action against Iraq, (3) Operation Noble Eagle (anti-terrorism actions within the U.S.), (4) federal or state action in support of Operation Liberty Shield or other anti-terrorism efforts in the U.S., and (5) Operation Jump Start (duty at the U.S. and Mexican border) receive up to 30 days' paid leave. After 30 days, they receive payment of the difference between the employee's state pay (including longevity) and his or her military pay. They are also entitled to other fringe benefits, including continued state health insurance coverage for the employee and any dependents for the duration of active-duty service, as long as the employee continues to make the same insurance payments required before activation.

The bill extends these benefits to state employees called to federal active-duty as reservists or National Guard members for any military operation, war, or national emergency.

MEMORIALS

Under current law, cities, towns, or boroughs may place memorials to veteran soldiers, sailors, and marines in state armories and on the ground around the armories, subject to the adjutant general's approval and without cost to the state. The bill specifies that memorials to veterans of the U.S. armed forces may be placed in state military facilities or on state-owned or controlled military property under the same conditions.

BACKGROUND

Service Member's Group Life Insurance

Service members' Group Life Insurance is a U.S. Department of Veterans' Affairs term life insurance plan that provides up to \$400,000 of coverage, in increments of \$10,000, to service members. Coverage of \$400,000 is automatic, but members may decline it or elect reduced coverage, in writing. Proceeds are payable to beneficiaries on the service member's death. The coverage level increased from \$250,000 to

\$400,000, on September 1, 2005.

COMMITTEE ACTION

Veterans' Affairs Committee

Joint Favorable

Yea 11 Nay 0 (02/22/2013)

Labor and Public Employees Committee

Joint Favorable

Yea 7 Nay 0 (04/02/2013)